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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

In re Application of

Atty. Docket No.: 2596-001

Joseph NELSON et al.

Appln. No.: 09/517,419

Group Art Unit: 3628

Filing Date: March 2, 2000

Examiner: Chencinski, S.

For: SYSTEM AND METHOD FOR ELECTRONIC LOAN APPLICATION AND FOR
CORRECTING CREDIT REPORT ERRORS

APPELLANT'S BRIEF ON APPEAL UNDER 37 C.F.R. § 1.192

Mail Stop Appeal Brief - Patents
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Dear Sir:

In accordance with the provisions of 37 C.F.R. § 1.192,
Appellant submits the following:

I. REAL PARTY IN INTEREST

Based on information supplied by Appellants, and to the best
of Appellants' legal representatives' knowledge, the real party
in interest is the assignees/inventors, Joseph E. Nelson and
Kevin M. Darcey.

II. RELATED APPEALS AND INTERFERENCES

Appellants, as well as Appellants' assigns and legal

representatives are unaware of any appeals or interferences which will be directly affected by, or which will directly affect, or have a bearing on the Board's decision in the pending appeal.

III. STATUS OF CLAIMS

Claims 1-2, 4-12 and 16-22 are currently pending. No claims have been allowed. No claims have been canceled. Claims 1-2, 4-12 and 16-22 are appealed. Claims 1-2, 4-12 and 16-22, as finally rejected, are set forth in the attached Appendix.

IV. STATUS OF AMENDMENTS

No amendments have been filed herewith. The only amendments in the application, filed November 22, 2002, were entered.

V. SUMMARY OF THE INVENTION

Appellant's disclosed and claimed invention is directed to the correction of a borrower's credit information. In its broadest embodiments, the claimed invention is drawn to a system (claim 22) and method (claim 21) for reviewing credit information and automatically generating a dispute communication (Figs. 1-2 and 7). In the method (claim 21), a borrower or broker requests credit information from at least one credit bureau (Fig. 1, 12-24; Spec. 4:18-20, 11:13-20); receives credit information electronically from the at least one credit bureau (Fig. 1, 26-28; Spec. 4:21, 11:21-23); the borrower decides to dispute a credit reference (Fig. 2, 32; Spec. 6:19-20, 12:5-7); the borrower or broker designates electronically those credit

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references to be disputed (Fig. 2:32, Fig. 6:610; Spec. 6:20-7:2, 12:10-11); the borrower or broker designates electronically the reason for disputing the credit reference (Fig. 2:34, Fig. 6:611-612, Fig. 7; Spec. 6:19-7:2, 12:16-17); and automatically generating a dispute communication relating to the credit reference (Fig. 2:34, Fig. 7; Spec. 6:19-7:2, 12:17-19).

In the broad system (claim 22) comprises: a computer terminal comprising means to input a request for credit information about a borrower (Fig. 1:10-12, Figs. 4-5, Spec. 16:12-17:1); a network connected to the computer terminal (Spec. 3:9-10, 16:17-18); a server connected to the computer terminal over the network for receiving the request for credit information (Fig. 1:18; Spec. 10:16, 11:14-15, 11:22); the server further comprising instructions for requesting the credit information electronically from at least one credit bureau and receiving the credit information over the network (Fig. 1:18-28; Spec. 11:14-15, 11:22); the server further comprises instructions for allowing the borrower to designate those credit references that the borrower wishes to dispute (Fig. 2:32, Fig. 6:610; Spec. 6:20-7:2, 12:10-11); and the server further comprises instructions for presenting to the borrower options for explaining and disputing the inaccurate credit references (Fig. 2:34, Fig. 6:611-612, Fig. 7; Spec. 6:19-7:2, 12:16-17), and for automatically generating a communication to the credit bureau based upon the dispute option selected by the borrower (Fig.

2:34, Fig. 7; Spec. 6:19-7:2, 12:17-19).

More specific embodiments of the present invention include a system (claim 16) and method (claim 5) that are similar to the broader embodiments, but that further include limitations drawn to parsing and formatting of the credit report data according to user-definable parameters (Fig. 2:30, Figs. 5-6; Spec. 12:1-5 and 8-10). Further limitations on this system embodiment include the types of networks (claim 17; Spec. 16:15-20 and original claims 10-12) and a narrative formatted credit report (claim 19; Fig. 6; Spec. 12:2-5, 14:23, 15:7). A further limitation on the method includes requesting data from plural credit bureaus (claim 20; Fig. 1:20-24; Spec. 3:16-18, 5:1-11).

The most specific embodiments of the present invention further limit the more specific embodiments of the invention to a system (claim 6) and method (claim 1) in combination with an electronic loan application. In this system embodiment of claim 6, the borrower interacts via a loan application terminal (Spec. 16:21-23) and the server further comprises instructions for assembling the loan application form together with the credit information to form a loan package and for submitting the loan package to a plurality of lenders over the network (Fig. 3:44-50; Spec. 13:9-14). In the method embodiment of claim 1, the invention further includes assembling and scanning supporting documents from a borrower for a loan to create an electronic copy of the supporting documents (Fig. 3:42; Spec. 10:16-11:2);

completing an electronic loan application form on a loan application terminal (Spec. 16:21-23); and submitting the loan package electronically to a plurality of lenders (Fig. 3:44-50; Spec. 13:9-14).

Further limitations on this most specific system embodiment include the types of networks (claims 10-12; Spec. 16:15-20 and original claims 10-12) and a narrative formatted credit report (claim 9; Fig. 6; Spec. 12:2-5, 14:23, 15:7), as well as the server further comprising instructions for receiving offers from lenders desiring to lend money to the borrow and for conveying the offers from the lenders to the borrower (claim 7; Fig. 3:52-60; Spec. 13:14-22). Further limitations on the most specific method can include receiving electronic offers from the plurality of lenders at the loan application terminal (claim 2; Fig. 3:52; Spec. 13:14-22); and electronically submitting the offers to the borrower for selection (Fig. 3:54; Spec. 13:17-22); and having the loan application server add any response to the dispute communications to the loan package with the server submitting the loan package to a plurality of lenders for review (claim 4; Figs. 2-3; Spec. 13:4-10).

VI. ISSUES

The issues on Appeal are:

Are claims 1, 2 and 4 unpatentable over U.S. Patent No. 5,940,812 to Tengel et al. in view of U.S. Patent No. 5,774,883

to Andersen et al., and further in view of "ique.com" and "Novastar" as being obvious?

Are claims 5 and 20 unpatentable over U.S. Patent No. 5,940,812 to Tengel et al. in view of U.S. Patent No. 5,611,052 to Dykstra et al. and "Novastar" as being obvious?

Are claims 6-12 obvious over U.S. Patent No. 5,940,812 to Tengel et al. in view of "Novastar" and further in view of U.S. Patent No. 5,611,052 to Dykstra et al. and "ique.com"?

Are claims 16-19 unpatentable over U.S. Patent No. 5,940,812 to Tengel et al. in view of U.S. Patent No. 5,611,052 to Dykstra et al., and further in view of "ique.com" and "Novastar" as being obvious?

And, are claims 21-22 obvious over U.S. Patent No. 5,940,812 to Tengel et al. ["as in claim 1 above"? It is unclear whether this rejection requires Andersen et al.] in view of U.S. Patent No. 5,611,052 to Dykstra et al., and further in view of "ique.com" and "Novastar" as being obvious?

VII. GROUPING OF CLAIMS

Appealed claims 1, 2, and 4 stand or fall together.

Appealed claims 5 and 20 stand or fall together based on their separate grounds of rejection.

Appealed claims 6-12 stand or fall together based on their separate grounds of rejection.

Appealed claims 16-19 stand or fall together based on their

separate grounds of rejection.

Appealed claims 21-22 stand or fall together based on their separate grounds of rejection.

VIII. ARGUMENTS

Claim Rejections - 35 USC §103

Claims 1, 2, and 4 were rejected as being obvious over U.S. Patent No. 5,940,812 to Tengel et al. in view of U.S. Patent No. 5,774,883 to Andersen et al., and further in view of "ique.com" and "Novastar."

To establish a *prima facie* case of obviousness, three basic criteria must be met (See M.P.E.P. Section 2143). First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988); *In re Jones*, 958 F.2d 347, 21 USPQ2d 1941 (Fed. Cir. 1992).

Second, there must be a reasonable expectation of success. This requirement is primarily concerned with less predictable arts, such as the chemical arts.

Finally, the prior art must teach or suggest each and every limitation of the claimed invention, as the invention must be considered as a whole. *In re Hirao*, 535 F.2d 67, 190 U.S.P.Q. 15 (C.C.P.A. 1976).

The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in Appellant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

In the present case, at least the first and third of these criteria have not been met in the Final Office Action.

No Motivation to Combine

First, there is no suggestion or motivation, either in the references or in the knowledge generally available to one of ordinary skill in the art, to modify the loan matching system or method of Tengel et al. with the parsing of the credit checking software of "ique.com" and the scanning of the transaction management system or method of Andersen et al. and the alleged credit dispute procedure of the on-line automated loan origination and approval system of "Novastar" in order "to allow the credit report to be sorted and manipulated for easier viewing, to help input the information for the completion of the application and to correct credit reports for better loan opportunities."

While Appellants concede that reliance on many references in a rejection does not, without more, weigh against the obviousness of the claimed invention (see *In re Gorman*, 18 USPQ2d 1885, Fed. Cir. 1991), Appellants also note that the criterion is what the references would have meant to one of ordinary in the field of

invention (*Id.*, 1888).

As per MPEP 2141.02, a prior art reference must be considered as a whole, *including portions that would lead away* from the invention. *W. L. Gore and Associates, Inc. v. Garlock, Inc.*, 220 USPQ 303 (Fed Cir. 1983).

In the present case, Tengel et al. is concerned with matching borrowers to loans and uses electronically collected credit report data as part of the matching criteria. It fails to teach or suggest viewing credit reports, correction of credit report data, and/or automatic generation of credit dispute communications. As a whole, this reference is broker-centric, which is to be expected since brokers are those that typically assist borrowers in obtaining suitable loans.

Andersen et al. is essentially drawn to maximizing the profit associated with dealership-financed automobiles. In addition to being non-analogous art, it does not teach customer-data or supporting document capture for loans, but rather teaches use of a scanner for capturing *uncompleted forms* and for *archiving* completed forms for audits, as stated at column 9, lines 49-55: "An optional way to capture a form, such as a credit application, is by use of a scanner 162 connected to the computer 140. The scanner can also be used to scan completed forms signed by the customer for electronic transfer to the loan purchaser or lender 108 of the documents necessary for a loan audit 124 (FIG.

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1)." As a whole, this reference is non-analogous and adds nothing to the base reference of Tengel et al. Since Tengel et al. and "ique.com" teach electronic transfer of data, there would be no need for one of ordinary skill in the art to scan any documents.

The SMART.ALX software disclosed in "ique.com" is also mentioned in Tengel et al. The SMART.ALX software is drawn to the electronic ordering and use of credit report data. Like Tengel et al., it fails to teach or suggest correction of credit report data and/or automatic generation of credit dispute communications. Although "ique.com" teaches credit report filtering and viewing, when viewed as a whole in combination with Tengel et al., one of ordinary skill in the art would merely appreciate the ability of SMART.ALX to populate the database in Tengel et al. for criterion matching and would not view this reference as adding any suggestion to filter and view credit reports to the system of Tengel et al.

"Novastar," like Tengel et al., is a broker-centric system for loan origination. Like Tengel et al., the "Internet Underwriter" (IU) software discussed in "Novastar" submits an electronic loan application for lender approval. As a whole, one of ordinary skill in the art would recognize the ability of the IU software to perform the step shown at 222 of figure 2A of Tengel et al. to receive underwriting decision and approval within minutes. However, since the system of Tengel et al. is automated (see column 10, lines 8-13: "If the potential borrower

responds with a "Y" for "yes", the loan origination system of the present invention automatically generates a loan application from the borrower attributes of the potential borrower (step 220). This loan application is then sent via the global telecommunications network to that lender for loan approval (step 222)'), it is unlikely that one of skill in the art would consider it necessary or even desirable to retain IU's "ability to correct any inaccuracies appearing on the credit report and enter prospective adjustments to the borrower's credit profile" since these functions are done by users.

Indeed, when considered as a whole, one of ordinary skill in the art would understand that the system of Tengel et al. could use: (i) the SMART.ALX software from "ique.com" for populating the database with credit report information; and (ii) the IU software from "Novastar" to receive quick underwriting and approval of electronically-submitted loans. However, one of ordinary skill in the art would also recognize that the form scanning of Andersen et al., the credit report filtering and viewing feature of the SMART.ALX software, and the IU-user credit correction ability of the IU software are not needed and not suitable for use in the automatic system such as Tengel et al., which teaches against these types of user interactions.

All Claim Limitations Not Shown

None of the cited references teaches either "*assembling and*

scanning supporting documents from a borrower for a loan to create an electronic copy of the supporting documents" or "the borrower deciding to dispute a credit reference; the borrower designating electronically those credit references to be disputed; the borrower designating to the loan application server electronically the reason for disputing the credit reference; and the loan application server automatically generating a dispute communication relating to the credit reference" as presently required by claim 1.

As discussed above, Andersen et al. teaches only the scanning of blank application forms and of completed application forms for audit purposes. It nowhere suggests scanning of supporting documentation for an electronic loan application.

As discussed in the response to the first Office Action, the third paragraph of the "Novastar" press release was specifically relied upon to purportedly disclose a method for "credit correction comprising: the borrower deciding to dispute a credit reference; the borrower designating electronically those credit references to be disputed; the borrower designating to the loan application server electronically the reason for disputing the credit reference; and the loan application server automatically generating a dispute communication relating to the credit reference." However, Appellants submit that this is an erroneous characterization of the press release.

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The third paragraph of the press release states:

"Internet Underwriter provides easy-to-follow steps to enter borrower and property information, request and receive credit information and view rate alternatives available to the borrower. *Users will also have the ability to correct any inaccuracies appearing on the credit report and enter prospective adjustments to the borrower's credit profile.* In addition to receiving underwriting approval, *customers will eventually be able select to and lock the interest rate on the loan as well as order and receive loan closing documents.*"

The preceding paragraphs identify the Internet Underwriter system as:

"available to NovaStar customers, which includes *retail mortgage brokers, mortgage companies and financial institutions.* It will provide these customers with the ability to receive an underwriting decision and approval within minutes.

IU will be available for use across the United States by simply accessing the Company's website. The system will be accessible 24 hours a day, seven days a week with an approved customer ID and password."

As stated in the press release, users are *retail mortgage brokers, mortgage companies and financial institutions.* These users have the ability to *correct any inaccuracies appearing on the credit report and enter prospective adjustments to the borrower's credit profile* such that, in this arrangement, the users are acting as the underwriter. Underwriters typically correct and adjust borrower credit references and profiles in the prior art, but borrowers do not, hence the "Internet Underwriter" name for the NovaStar Financial product.

Notably absent from the press release is any disclosure of a borrower disputing a credit reference or any automatic generation

of a dispute communication as required by:

the following limitations in method claim 1:

- a *borrower* deciding to dispute a credit reference;
- the *borrower* designating electronically those credit references to be disputed;
- the *borrower* designating electronically the reason for disputing the credit reference; and
- automatically generating a dispute communication relating to the credit reference.

Since none of the cited prior art, including the "Novastar" press release, disclose or fairly suggest a step for *borrower* dispute of credit references or automatic generation of a dispute communication within an automated loan origination or credit review environment, Appellants respectfully submit that the claims 1, 2, and 4 are patentable over the cited prior art

In view of the above arguments, Appellants respectfully submit that claims 1, 2, and 4 are novel and non-obvious over Tengel et al. in view of Andersen et al., and further in view of "ique.com" and "Novastar."

Additionally, because all of the other rejections depend on "Novastar" as applied to claim 1 for allegedly teaching the presently claimed credit dispute and automatic dispute communication limitations, which it does not, and because none of the other applied references make up for this deficiency,

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Appellants submit that all of the claims of the present invention are novel and non-obvious over the prior art.

Claims 5 and 20 were rejected as being obvious over U.S. Patent No. 5,940,812 to Tengel et al. in view of U.S. Patent No. 5,611,052 to Dykstra et al. and "Novastar."

As discussed above with respect to claims 1 above, Tengel et al. and "Novastar" lack the teachings and elements required to establish a *prima facie* case of obviousness with respect to independent claim 1. Dykstra et al. was criticized in the background portion of Tengel et al. as not providing the best loan, thus teaching away from Dykstra et al. The cited portion of Dykstra et al. merely discloses formatting of credit requests; credit reports can have additional information appended thereto (see column 5, lines 53-58). Dykstra et al. is, at best, cumulative of the SMART.ALX teaching of Tengel et al. and fails to remedy any of the cited deficiencies of "Novastar", so the combination of Tengel et al., Dykstra et al., and "Novastar" fails to establish a *prima facie* case of obviousness for at least the same reasons cited above with respect to claim 1.

Appellants note that claim 5 differs in scope from claim 1 by providing that the borrower or the broker can perform some of the steps. However, "Novastar" still lacks any teaching regarding "the borrower deciding to dispute a credit reference" and "automatically generating a dispute communication relating to the

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credit reference."

Accordingly, Appellants respectfully submit that claims 5 and 20 are novel and non-obvious over U.S. Patent No. 5,940,812 to Tengel et al. in view of U.S. Patent No. 5,611,052 to Dykstra et al. and "Novastar."

Claims 6-12 were rejected as being obvious over U.S. Patent No. 5,940,812 to Tengel et al. in view of "Novastar" and further in view of U.S. Patent No. 5,611,052 to Dykstra et al. and "ique.com."

Independent claim 6 is a system claim that is substantially coextensive with claim 1 with respect to the discussed limitations.

As discussed above, Tengel et al., "Novastar," Dykstra et al., and "ique.com" lack the teachings and elements required to establish a *prima facie* case of obviousness with respect to independent claims 1 and 5. As discussed with respect to claim 5, above, Dykstra et al. fails to remedy any of the cited deficiencies of Tengel et al., "Novastar," and "ique.com", so the combination of Tengel et al., "Novastar," Dykstra et al., and "ique.com" fails to establish a *prima facie* case of obviousness for at least the same reasons cited above with respect to claims 1 and 5.

Accordingly, Appellants respectfully submit that claims 6-12 are novel and non-obvious over U.S. Patent No. U.S. Patent No.

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5,940,812 to Tengel et al. in view of "Novastar" and further in view of U.S. Patent No. 5,611,052 to Dykstra et al. and "ique.com."

Claims 16-19 were rejected as being obvious over U.S. Patent No. 5,940,812 to Tengel et al. in view of U.S. Patent No. 5,611,052 to Dykstra et al., and further in view of "ique.com" and "Novastar."

Independent claim 16 is a system claim that is similar to claim 6 and substantially coextensive with method claim 1 with respect to the discussed limitations.

Again, Tengel et al., "Novastar," Dykstra et al., and "ique.com" lack the teachings and elements required to establish a *prima facie* case of obviousness with respect to independent claims 1, 5, and 6. Accordingly, Appellant respectfully submits that claims 16-19 are novel and non-obvious over U.S. Patent No. 5,940,812 to Tengel et al. in view of U.S. Patent No. 5,611,052 to Dykstra et al., and further in view of "ique.com" and "Novastar."

Claims 21-22 were rejected as being obvious over U.S. Patent 5,940,812 to Tengel et al. ["as in claim 1 above"? It is unclear whether this rejection requires Andersen et al.] in view of U.S. Patent No. 5,611,052 to Dykstra et al., and further in view of "ique.com" and "Novastar."

As with all the other rejections based upon these four (or five) references, the combination lacks the teachings and

elements required to establish a *prima facie* case of obviousness for the reasons cited above.

Accordingly, Appellants respectfully submit that claims 21-22 are novel and non-obvious over U.S. Patent No. 5,940,812 to Tengel et al. [and Andersen et al.?] in view of U.S. Patent No. 5,611,052 to Dykstra et al., and further in view of "ique.com" and "Novastar."

Examiner's Response to Arguments

Appellants submit that the Examiner mischaracterized the Appellants' arguments as a long-discredited "bodily incorporation argument" in the Examiner's response to Appellants' arguments filed November 22, 2002.

Appellants made no such argument, but rather argued that the Examiner had erroneously mischaracterized a reference. Appellants pointed out that the "users" that Novastar's IU software allows "to correct any inaccuracies appearing in the credit report and enter prospective adjustments to the borrower's credit profile" are not the claimed *borrowers* and that "Novastar" nowhere disclosed or fairly suggested a means or step for *borrower dispute* of credit references or *automatic generation of a dispute communication* within an automated loan origination or credit review environment.

IX. CONCLUSION

For the above reasons, Appellants respectfully submit that

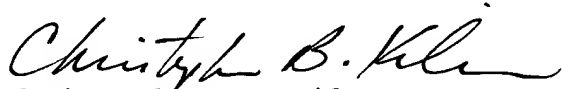
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the Examiner has failed to make out a *prima facie* case of obviousness with regard to claims 1,2, 4-12, and 16-22, and asks that the obviousness rejection be reversed.

The present Brief on Appeal is being filed in triplicate.

Appellants hereby petition for any extension of time that may be required to maintain the pendency of this case, and any required fee for such extension is to be charged to Deposit Account No. 18-1579.

Respectfully submitted,



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APPENDIX

1. (Amended) A method for loan application and credit correction comprising:

assembling and scanning supporting documents from a borrower for a loan to create an electronic copy of the supporting documents;

completing an electronic loan application form on a loan application terminal, the loan application terminal connected to a loan application server;

requesting a credit report via the loan application terminal;

receiving the credit report comprising credit references and parsing the credit references in a user-configurable manner;

creating a loan package comprising the electronic loan form, the credit report, and the electronic copy of the supporting documents; and

submitting the loan package electronically to a plurality of lenders;

further comprising:

the borrower deciding to dispute a credit reference;

the borrower designating electronically those credit references to be disputed;

the borrower designating to the loan application server electronically the reason for disputing the credit reference; and

the loan application server automatically generating a dispute communication relating to the credit reference.

2. The method for loan application and credit correction of claim 1 further comprising, receiving electronic offers from the

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plurality of lenders at the loan application terminal; and electronically submitting the offers to the borrower for selection.

4. The method for loan application and credit correction of claim 1 further comprising:

the loan application server adding any response to the dispute communications to the loan package; and
the server submitting the loan package to a plurality of lenders for review.

5. A method for reviewing credit information and automatically generating a dispute communication comprising:

a borrower or broker requesting credit information from at least one credit bureau;

receiving credit information electronically from the at least one credit bureau;

parsing the credit information into categories in a database;

configuring the credit information in the database according to user definable parameters;

the borrower deciding to dispute a credit reference;

the borrower or broker designating electronically those credit references to be disputed;

the borrower or broker designating electronically the reason for disputing the credit reference; and

automatically generating a dispute communication relating to the credit reference.

6. A system for loan application and credit correction comprising:

a loan application terminal comprising a loan application

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form to be completed by a borrower and further comprising an electronic request form for requesting credit bureau information about the borrower;

a network connected to the loan application terminal;

a loan application server connected to the loan application terminal over the network for receiving the loan application form and the request for credit information;

the server further comprising instructions for requesting the credit information electronically from at least one credit bureau and receiving the credit information over the network;

the server further comprises instructions for parsing the received credit information into a database and for displaying the parsed credit information according to user-definable parameters;

the server further comprises instructions for permitting the borrower to identify credit references of interest;

the server further comprises instructions for allowing the borrower to designate those credit references that the borrower wishes to dispute;

the server further comprises instructions for presenting to the borrower options for explaining and disputing the inaccurate credit references, and for automatically generating a communication to an appropriate credit bureau based upon the dispute option selected by the borrower; and

the server further comprising instructions for assembling the loan application form together with the credit information to form a loan package and for submitting the loan package to a plurality of lenders over the network.

7. The system for loan application and credit correction of claim 6 wherein the server further comprises instructions for receiving offers from lenders desiring to lend money to the

borrow and for conveying the offers from the lenders to the borrower.

8. The system for loan application and credit correction of claim 6 wherein the server further comprises instructions for parsing the received credit information into a database and for displaying the parsed credit information according to user-definable parameters.

9. The system for loan application and credit correction of claim 6 wherein the server further comprises instructions for displaying to a borrower a narrative version of the received credit information.

10. The system for loan application and credit correction of claim 6 wherein the network is the internet.

11. The system for loan application and credit correction of claim 6 wherein the network is a wireless network.

12. The system for loan application and credit correction of claim 6 wherein the network is an intranet.

16. A system for reviewing credit information and automatically generating a dispute communication comprising:

- a computer terminal comprising means to input a request for credit information about a borrower;

- a network connected to the computer terminal;

- a server connected to the computer terminal over the network for receiving the request for credit information;

- the server further comprising instructions for requesting the credit information electronically from at least one credit

bureau and receiving the credit information over the network;

the server further comprises instructions for parsing the received credit information into a database and for displaying the parsed credit information according to user-definable parameters;

the server further comprises instructions for permitting the borrower to identify credit references of interest;

the server further comprises instructions for allowing the borrower to designate those credit references that the borrower wishes to dispute; and

the server further comprises instructions for presenting to the borrower options for explaining and disputing the inaccurate credit references, and for automatically generating a communication to the credit bureau based upon the dispute option selected by the borrower.

17. The system of claim 16 wherein the network is selected from the group consisting of the internet, a wireless network, and an intranet.

18. The system of claim 16 wherein the server further comprises instructions for parsing the received credit information into a database and for displaying the parsed credit information according to user-definable parameters.

19. The system of claim 16 wherein the server further comprises instructions for displaying to a borrower a narrative version of the received credit information.

20. The method of claim 5 further comprising the borrower or broker requesting credit information from a plurality of credit bureaus.

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21. A method for reviewing credit information and automatically generating a dispute communication comprising:

a borrower or broker requesting credit information from at least one credit bureau;

receiving credit information electronically from the at least one credit bureau;

the borrower deciding to dispute a credit reference;

the borrower or broker designating electronically those credit references to be disputed;

the borrower or broker designating electronically the reason for disputing the credit reference; and

automatically generating a dispute communication relating to the credit reference.

22. A system for reviewing credit information and automatically generating a dispute communication comprising:

a computer terminal comprising means to input a request for credit information about a borrower;

a network connected to the computer terminal;

a server connected to the computer terminal over the network for receiving the request for credit information;

the server further comprising instructions for requesting the credit information electronically from at least one credit bureau and receiving the credit information over the network;

the server further comprises instructions for allowing the borrower to designate those credit references that the borrower wishes to dispute; and

the server further comprises instructions for presenting to the borrower options for explaining and disputing the inaccurate credit references, and for automatically generating a communication to the credit bureau based upon the dispute option selected by the borrower.